

THE RIGHT LEASE by GM Financial

THE GRADUATE LEASE.

THE RIGHT VEHICLE. THE RIGHT TIME.



JUST GRADUATED?

Graduating from college or university marks the end of a journey and the beginning of an adventure. A new direction, a new career and new experiences are on the road ahead, and you'll need reliable transportation to get there. With so many new decisions to make, financing your new vehicle should be the least of your worries.

GRADUATE LEASE 101

GM Financial is proud to offer the Graduate Lease program, designed to help recent graduates qualify for financing for a new GM vehicle. Here are some of the perks:

- No previous credit experience? No problem.¹
- Available for 36- or 48-month leases.
- No cash down payment is required.²
- Vehicle lease payment, including taxes, cannot exceed 25% of gross monthly income.

Here's what you'll need:

- Proof of graduation from college or university³
- Proof of current employment or employment start date before first lease payment due
- Annual income amount
- Description of type of employment

¹ All applications received are subject to final approval by GM Financial. Those with prior derogatory history reporting may not be considered for approval.

² Subject to the applicant's debt servicing capacity.

³ Minimum two-year diploma from an accredited community college, or three-year degree from an accredited university. The Graduate Lease is available for up to two years from the date of graduation.

STILL HAVE QUESTIONS?

Here are some frequently asked questions about leasing and their answers.

Q. What are the benefits of leasing?

A. With a lease, payments may be lower than financing the same vehicle, since you only pay for the portion of the vehicle you use over the term of the lease. You can consider vehicles that have more options; trade in your vehicle for the latest model more frequently; and, align the lease term to the vehicle warranty period for greater peace of mind.

Q. Does leasing require less money up front?

A. The down payment amount for leasing a vehicle varies based on the lease transaction structure and monthly payment you desire, but generally, may be lower than buying.

Q. With a lease, am I protected from possible negative equity?

A. With a lease, you avoid the potential risk that your vehicle's value has declined beyond its projected residual value at the end of your lease term.

Q. What happens at the end of a lease?

A. At the end of term, you have the option to purchase the vehicle or turn it in, subject to the terms outlined in your lease agreement. GM Financial will communicate with you prior to the end of your lease to guide you through the end of lease process.

Q. Is leasing right for me?

A. Leasing may not be for everyone, but for many it's the right fit.



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